

Appl. No. 09/516,209  
Amtd. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

*This listing of claims will replace all prior versions, and listings of claims in the application:*

Listing of Claims:

14. (Currently Amended) A method for facilitating an electronic purchase using a funds transfer system, the method comprising steps of:
- receiving purchase information from a vendor, the purchase information including a purchase price;
  - receiving purchaser information from a purchaser, the purchaser information including an identification of a purchaser account;
  - validating the purchaser information, wherein:
    - if the purchaser information is validated, electronically sending a digital IOU to the vendor, and
    - the digital "I owe you" (IOU) is comprised of the purchase price; and
    - redeeming the digital IOU.
15. (Previously Amended) The method of claim 14 wherein the step of redeeming the digital IOU further comprises steps of:
- receiving the digital IOU from the vendor;
  - confirming the digital IOU;
  - receiving funds from the purchaser account equal to the digital IOU into a funds transfer account; and
  - transferring the funds to the vendor from the funds transfer account.
16. (Original) The method of claim 14 wherein if the purchaser information is not validated, sending a message to the purchaser that the electronic purchase is denied.
17. (Original) The method of claim 14 wherein if the purchaser information is not validated, further comprising a step for adding the purchaser to a purchaser database.

Appl. No. 09/516,209  
Amdt. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

18. (Original) The method of claim 15 wherein the step for confirming the digital IOU comprises comparing a digital signature on the digital IOU to a signature log at a funds transfer system.

24. (Previously Added) A method for transferring funds from a payor to a payee as part of a checkout process, the method comprising steps of:

receiving payment information with a funds transfer system, the payment information including payee identification, payor identification and payment amount;  
validating the payment information at the funds transfer system;  
notifying the payor that the payment information is not valid if the validating step is unsuccessful; and

transferring funds from a payor account to a payee account through the funds transfer system if the payment information is validated.

25. (Previously Added) The method for transferring funds from the payor to the payee as part of the checkout process as recited in claim 24, the method further comprising a step of notifying the payee of the funds transfer.

26. (Previously Added) The method for transferring funds from the payor to the payee as part of the checkout process as recited in claim 24, wherein the step for validating the payment information comprises a step of checking the payor identification and the payee identification against a user database at the funds transfer system.

27. (Previously Added) The method for transferring funds from the payor to the payee as part of the checkout process as recited in claim 26, wherein the user database includes account information for the payor and the payee.

29. (Previously Added) An electronic transaction method for transferring funds from a user account to a vendor account to compensate the vendor for a purchase selected by a user while accessing a vendor system online and after the user selects from the vendor

Appl. No. 09/516,209  
Amdt. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

system a payment option associated with a funds transfer system, the method comprising steps of:

establishing a connection from the funds transfer system to the user during checkout of the user with the vendor system, wherein the funds transfer system is separate from the vendor system;

receiving purchase data from the vendor system with the funds transfer system;

requesting validation from the user for the purchase;

receiving with the funds transfer system validation information from the user;

checking the validation information at the funds transfer system against a database; and

transferring funds from the user account to the funds transfer system if the step of checking the validation information is successful; and

transferring funds from the funds transfer system to the vendor account.

30. (Previously Added) The electronic transaction method for transferring funds from the user account to the vendor account to compensate the vendor for the purchase selected by the user while accessing the vendor system online and after the user selects from the vendor system the payment option associated with the funds transfer system as recited in claim 29, further comprising a step of returning a message to the user denying the purchase if the step of checking the validation information is unsuccessful.

31. (Previously Added) The electronic transaction method for transferring funds from the user account to the vendor account to compensate the vendor for the purchase selected by the user while accessing the vendor system online and after the user selects from the vendor system the payment option associated with the funds transfer system as recited in claim 29, further comprising a step of modifying account information in the database associated with the user if the step of checking the validation information is unsuccessful.

Appl. No. 09/516,209  
Amdt. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

32. (Previously Added) The electronic transaction method for transferring funds from the user account to the vendor account to compensate the vendor for the purchase selected by the user while accessing the vendor system online and after the user selects from the vendor system the payment option associated with the funds transfer system as recited in claim 29, wherein at least one of the user account and the vendor account is a bank account.

33. (Previously Added) The electronic transaction method for transferring funds from the user account to the vendor account to compensate the vendor for the purchase selected by the user while accessing the vendor system online and after the user selects from the vendor system the payment option associated with the funds transfer system as recited in claim 29, wherein the user account is a credit card account.

35. (Previously Added) A method for authorizing an electronic purchase during checkout with a user and a vendor system, the method comprising the steps of:

- receiving purchase information from the vendor system, wherein the purchase information comprises a purchase price;
- requesting payment information from the user;
- receiving payment information from the user with funds transfer system;
- validating the payment information with the funds transfer system;
- crediting a vendor account in a first amount that corresponds to the purchase price if the step of validating payment information is successful; and
- debiting a user account a second amount that corresponds to the purchase price if the step of validating payment information is successful.

36. (Previously Added) The method for authorizing the electronic purchase during checkout with the user and the vendor system as recited in claim 35, wherein the vendor account and/or the user account are bank accounts.

Appl. No. 09/516,209  
Amdt. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

37. (Previously Added) The method for authorizing the electronic purchase during checkout with the user and the vendor system as recited in claim 35, wherein the vendor account and/or the user account are credit card account.

38. (Previously Amended) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for authorizing the electronic purchase during checkout with the user and the vendor system, the computer-readable medium comprising code for:

- receiving purchase information from the vendor system, wherein the purchase information comprises a purchase price;
- requesting payment information from the user;
- receiving payment information from the user with funds transfer system;
- validating the payment information with the funds transfer system;
- crediting a vendor account in a first amount that corresponds to the purchase price if the step of validating payment information is successful; and
- debiting a user account a second amount that corresponds to the purchase price if the step of validating payment information is successful.

39. (Currently Amended) A funds transfer system for paying a vendor in a transaction with a purchaser, wherein the vendor uses a vendor system and the purchaser uses a purchaser system during the transaction, the funds transfer system comprising:

- a first connection with a vendor system;
- a second connection with a purchaser system;
- means for validating the transaction, wherein the purchase validation means comprises:
  - a machine readable medium having a database comprising purchaser information and vendor information;
  - means for receiving purchase information from the vendor system;
  - means for receiving payment information from the purchaser system; and

Appl. No. 09/516,209  
Amtd. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

means for comparing the payment information and the purchase information against the database;

means for electronically notifying the payor that the payment information is not valid if the transaction cannot be verified; and

means for paying the vendor for the purchase.

40. (Previously Added) The funds transfer system for paying the vendor in the transaction with the purchaser as recited in claim 39, wherein:

the means for paying the vendor comprises a connection to an automated clearing house, and

the automated clearing house transfers funds from a purchaser account to a funds transfer account and from a funds transfer account to a vendor account.

41. (Previously Added) The funds transfer system for paying the vendor in the transaction with the purchaser as recited in claim 39, wherein the purchase information is selected from the group consisting of vendor identification, name of goods and purchase price.

42. (Previously Added) The funds transfer system for paying the vendor in the transaction with the purchaser as recited in claim 39, wherein the payment information is selected from the group consisting of financial information of the purchaser, purchaser identification, a password, a name, and an address.

43. (Previously Added) The funds transfer system for paying the vendor in the transaction with the purchaser as recited in claim 39, wherein the means for receiving purchase information and the means for receiving payment information are a file transfer protocol connection over a network.

44. (Previously Added) The method for transferring funds from the payor to the payee as part of the checkout process as recited in claim 24, wherein the transferring step comprises steps of:

Appl. No. 09/516,209  
Amtd. dated August 4, 2003  
Reply to Office Action of May 7, 2003

PATENT

transferring funds from the payor account to a funds transfer system account; and  
transferring funds from the funds transfer system account to a payee account.

45. (Previously Added) The method for transferring funds from the payor to the payee as part of the checkout process as recited in claim 24, wherein the funds are in at least one of the following forms: a gift certificate, a store credit, airline mileage credit, promotional points, foreign funds, and another currency.

46. (Previously Added) The electronic transaction method for transferring funds from the user account to the vendor account to compensate the vendor for the purchase selected by the user while accessing the vendor system online and after the user selects from the vendor system the payment option associated with the funds transfer system as recited in claim 29, wherein the requesting step comprises steps of:

causing a pop-up window to be opened on a user machine; and  
presenting the validation request in the pop-up window.